

U.S. Application No. 09/608,184 Examiner Christopher J. Brown Art Unit 2134  
37 CFR 1.116 Amendment & Request for Reconsideration of Final Office Action Mailed on December 27, 2004

### AMENDMENT

#### **IN THE CLAIMS:**

Pursuant to 37 CFR § 1.121(c)(1), below is a complete listing of all claims in the application.

[c01] (currently amended) A method for monitoring a commercial transaction for which there is a payer, comprising the steps of:

~~initiating the commercial transaction;~~

~~requesting authorization of the commercial transaction; and~~

receiving a request for the commercial transaction, the request comprising a request to access an account, a request for authorization to debit an account, a request for authorization to post charges to an account, and an instruction to post credit to an account, the account associated with the payer and a communications address of the payer;

creating a notification message of the request for the commercial transaction, the notification message having a help communications address for assistance with the commercial transaction and the notification message further comprising a merchant name, a merchant address, an amount of the commercial transaction, a date of the commercial transaction, a time of the commercial transaction, a name of the payer, and a reference number of the commercial transaction;

communicating the a notification message to the associated communications address of the payer; upon a request for authorization of the commercial transaction, the notification message comprising a help communications address for assistance with the commercial transaction.

receiving a request to connect the payer with the help communications address for assistance with the financial transaction; and

initiating a communications connection among the payer and the help communications address.

[c02] – [c09] (canceled)

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[c10] (currently amended) A system for monitoring a commercial transaction for a payer of the commercial transaction, comprising:

~~an input device to input information required to complete the commercial transaction;~~

~~a computer in a processing center, comprising:~~

~~a first process to receive a request for the commercial transaction, the request comprising a request to access an account, a request for authorization to debit an account, a request for authorization to post charges to an account, and an instruction to post credit to an account, the account associated with the payer and a communications address of the payer; authorization for the commercial transaction; and~~

~~a second process to process the authorization request and provide an authorization code to said input device to continue the commercial transaction; and~~

~~a third-second process to communicate a notification message to the associated communications address of the payer, cause transmission of a notification message to the payer, wherein the notification message having a help communications address for assistance with the commercial transaction and the notification message further comprising a merchant name, a merchant address, an amount of the commercial transaction, a date of the commercial transaction, a time of the commercial transaction, a name of the payer, and a reference number of the commercial transaction; the notification message comprises one of a help communications address for assistance with the commercial transaction and a response to the request for authorization, wherein the response comprises one of authorization of the request and denial of the request by a processing center; and a notification device to receive the notification message and present it to the payer.~~

~~a third process to receive a request to connect the communications address of the payer with the help communications address for assistance with the financial transaction; and~~

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a fourth process to initiate a communications connection among the communications address of the payer and the help communications address.

[c11] – [c16] (canceled)

[c17] (currently amended) The A system for reducing the likelihood of fraud in a commercial transaction comprising:

at least one processing device communicating with a communications network, the at least one processing device receiving a request for the commercial transaction, the request comprising at least one of request to access the account, a request for authorization to debit an account, a request for authorization to post charges to an account, and an instruction to post credit to an account, the account associated with the payer and a communications address of the payer, the at least one processing device further creating a notification message of the request for the commercial transaction, the notification message having a help communications address for assistance with the commercial transaction and the notification message further comprising a merchant name, a merchant address, an amount of the commercial transaction, a date of the commercial transaction, a time of the commercial transaction, a name of the payer, and a reference number of the commercial transaction, the at least one processing device communicating the notification message to the associated communications address of the payer and receiving a request to connect the associate communications address with the help communications address for assistance with the financial transaction, and the at least one processing device initiating a communications connection among the communications address of the payer and the help communications address.

~~an input device on which the commercial transaction is initiated;~~  
~~a processor for accepting a request for authorization from the input device; and~~  
~~a notification message created by said processor and sent to a payer of the commercial transaction, upon the processor's receiving the request for authorization, wherein the notification message comprises one of a help communications address for~~

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~~assistance with the commercial transaction and a response to the request for authorization, wherein the response comprises one of authorization of the request and denial of the request.~~

[c18] – [c40] (canceled)

[c41] (currently amended) ~~The system of claim 36, further comprising the steps of:~~

A method for monitoring a commercial transaction for a payer, comprising the steps of:

initiating the commercial transaction;

sending an authorization request to a processing center, wherein the authorization request comprises an amount of the commercial transaction;

receiving the authorization request, including an identification of the payer, in a computer in a processing center;

determining whether the payer is a subscriber of the commercial transaction monitoring service;

continuing processing of the commercial transaction if the payer is not a subscriber to the commercial transaction monitoring service; and

if the payer is a subscriber to the commercial transaction monitoring service:

obtaining a notification address corresponding to the identification of the payer;

creating a notification message using the notification address, wherein the notification message comprises a help communications address for assistance with the commercial transaction and wherein the notification message further comprises a merchant name, a merchant address, the amount of the commercial transaction, a date of the commercial transaction, a time of the commercial transaction, a name of the payer, and a reference number of the commercial transaction;

sending the notification message to the notification address;

receiving a request to connect the payer with the help communications address for assistance with the financial transaction; and

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initiating a communications connection among the payer and the help  
communications address, ~~and~~  
~~sending the notification message to the help communications address.~~

[c42]-[c54] (canceled)

[c55] (new) A system for monitoring a commercial transaction, comprising:

a processor for receiving an authorization request to a commercial transaction  
processing center, the authorization request identifying a communications address of a  
payer for the commercial transaction, the processing device further determining whether  
the payer is a subscriber of the commercial transaction monitoring service,

wherein if the payer is a subscriber to the commercial transaction monitoring service, then  
the processor further:

obtains a notification address corresponding to the identification of the  
payer;

creates a notification message using the notification address, wherein the  
notification message comprises a help communications address for assistance with  
the commercial transaction and wherein the notification message further  
comprises a merchant name, a merchant address, the amount of the commercial  
transaction, a date of the commercial transaction, a time of the commercial  
transaction, a name of the payer, and a reference number of the commercial  
transaction;

communicates the notification message to the notification address;

receives a request to connect the payer with the help communications  
address for assistance with the financial transaction; and

initiates a communications connection among the payer and the help  
communications address.